

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: GREGORY GENE BILLETDEAUX &)
LORRIE SUE BILLETDEAUX) Case No. 24-70093-JAD
)
) Chapter 13
Debtor(s).)
X Related to Docs. #31, 33 and 34

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☐ Chapter 13 Plan dated: _____
☐ Authorizing Distributions Under Plan ☒ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate May 22, 2024
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1035 effective 4/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1244.00, beginning 7/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:

*The pool to general unsecured creditors is revised to \$632 (1%).

*No payments to One Main Financial Group CL.#7 As the collateral is deemed surrendered.

*No secured payments to PRA CL.#22 as the debtor intends to seek avoidance action.

*Plan is confirmed prior to the bar date therefore the Debtor(s) is/are responsible for reviewing all proofs of claims as filed and on or before 9-9-2024 to take such action as is necessary to address any claims not already provided for in Plan.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety

(90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 7/1/2024


United States Bankruptcy Judge

Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

FILED
7/1/24 8:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Gregory Gene Billetdeaux
Lorrie Sue Billetdeaux
Debtors

Case No. 24-70093-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 01, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory Gene Billetdeaux, Lorrie Sue Billetdeaux, 375 Village Road, Friedens, PA 15541-7212
15694762	Aspire, Payment Processing, P.O. Box 790317, Saint Louis, MO 63179-0317
15694771	+ Essurance, c/o Allstate Insurance Company, P.o. Box 660637, Dallas, TX 75266-0637
15694786	Recovery One, Attn: Bankruptcy, P.O. Box 20404, Readington, NJ 08870
15694787	++++ SAFELITE AUTO GLASS, 7400 SAFELITE WAY, COLUMBUS OH 43235-5086 address filed with court:, Safelite Auto Glass, 2400 Farmers Drive, 5th Floor, Columbus, OH 43235
15694788	+ Somerset County DRS, 218 N. Kimberly Avenue, Ste 2, Somerset, PA 15501-1461
15694789	+ Stoner Quality, 273 Culligan Road, Friedens, PA 15541-7531
15694792	++ VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146 address filed with court:, Velocity Investments, LLC, Attn: Bankruptcy, 1800 Route 34N, Suite 305, Belmar, NJ 07719

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 02 2024 00:32:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15694763	Email/Text: g17768@att.com	Jul 02 2024 00:32:00	AT&T, P.O. Box 78522, Phoenix, AZ 85062-8522
15694761	+ Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 00:46:06	American First Finance, Attn: Bankruptcy, PO Box 565848, Dallas, TX 75356-5848
15708166	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 00:46:44	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15699523	+ Email/Text: documentfiling@lciinc.com	Jul 02 2024 00:32:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15694764	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 00:46:36	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15698192	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 00:46:36	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15694765	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2024 00:46:42	Citibank, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15694766	Email/Text: documentfiling@lciinc.com	Jul 02 2024 00:32:00	Comcast, P.O. Box 802068, Dallas, TX 75380-2068
15694767	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 02 2024 00:32:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

District/off: 0315-7

User: auto

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15694768	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 02 2024 00:32:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
15694769	Email/PDF: creditonebknotifications@resurgent.com	Jul 02 2024 00:46:00	Credit One Bank, Attn: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
15694770	Email/Text: bknotice@ercbpo.com	Jul 02 2024 00:32:00	Enhanced Recovery Company, LLC, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15708168	Email/PDF: bncnotices@becket-lee.com	Jul 02 2024 00:46:25	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15694772	+ Email/Text: famc-bk@1stassociates.com	Jul 02 2024 00:32:00	First Access Bank of Missouri, P.O. Box 89028, Sioux Falls, SD 57109-9028
15694773	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 02 2024 00:46:42	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
15694774	Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 02 2024 00:32:00	Genesis FS Card Services, P.O. Box 23039, Columbus, GA 31902-3039
15694775	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 02 2024 00:32:00	Jefferson Capital Systems, Attn: Bankruptcy, 16 McLeland Road, Saint Cloud, MN 56303
15710998	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 02 2024 00:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15694776	Email/Text: LibertySOP@cscglobal.com	Jul 02 2024 00:32:00	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
15697443	Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 00:46:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15694777	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2024 00:46:01	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
15702079	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 00:45:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15694778	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 02 2024 00:46:17	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15714238	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2024 00:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15694779	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2024 00:32:00	Midland Credit Managment, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
15694780	+ Email/PDF: cbp@omf.com	Jul 02 2024 00:46:40	OneMain Financial, P.O. Box 3251, Evansville, IN 47731-3251
15719725	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2024 00:46:19	PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. BOX 41067, NORFOLK, VA 23541
15694783	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2024 00:46:38	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15694782	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 02 2024 00:46:24	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15704244	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jul 02 2024 00:32:00	Penelec, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
15694781	Email/PDF: ebnotices@pnmac.com	Jul 02 2024 00:46:00	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15709465	+ Email/PDF: ebnotices@pnmac.com	Jul 02 2024 00:45:58	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15694784	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jul 02 2024 00:32:00	Progressive Insurance Company, 6300 Wilson

District/off: 0315-7

User: auto

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15720269	Email/Text: bnc-quantum@quantum3group.com	Jul 02 2024 00:32:00	Mills Road, Cleveland, OH 44143-2182 Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15694785	^ MEBN	Jul 02 2024 00:24:21	Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
15694790	+ Email/Text: bankruptcy@sw-credit.com	Jul 02 2024 00:32:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15694791	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 02 2024 00:46:36	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965061, Orlando, FL 32896-5061
15707276	Email/Text: EDBKNotices@ecmc.org	Jul 02 2024 00:32:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
15717293	Email/Text: BNCnotices@dcmsservices.com	Jul 02 2024 00:32:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15695177	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 02 2024 00:46:25	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
15694792	Email/Text: dispute@velocityrecoveries.com	Jul 02 2024 00:32:00	Velocity Investments, LLC, Attn: Bankruptcy, 1800 Route 34N, Suite 305, Belmar, NJ 07719
15694793	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 02 2024 00:32:00	Veriozon Wireless, 500 Technology Drive, Ste 550, Saint Charles, MO 63304-2225
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15708167	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com

District/off: 0315-7

User: auto

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Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Jeffrey Wayne Ross

on behalf of Debtor Gregory Gene Billetdeaux jross@shepleylaw.com bk@shepleylaw.com

Jeffrey Wayne Ross

on behalf of Joint Debtor Lorrie Sue Billetdeaux jross@shepleylaw.com bk@shepleylaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6